Settings/Options

Personal
Update Email Address
Update Netteller ID (instead of 12-digit ID)
Change PIN/Password

Account
Change Account Names
Edit order that accounts are displayed

Display
Change Number of Accounts shown per page
Change Number of Transactions shown by default

Alerts

Event Alerts
-Incoming Direct Deposits
-Funds Transfer Information
-Statement Notifications

Balance Alerts
-Notify about Account Balances

Item Alerts
-Notify about Cleared Checks

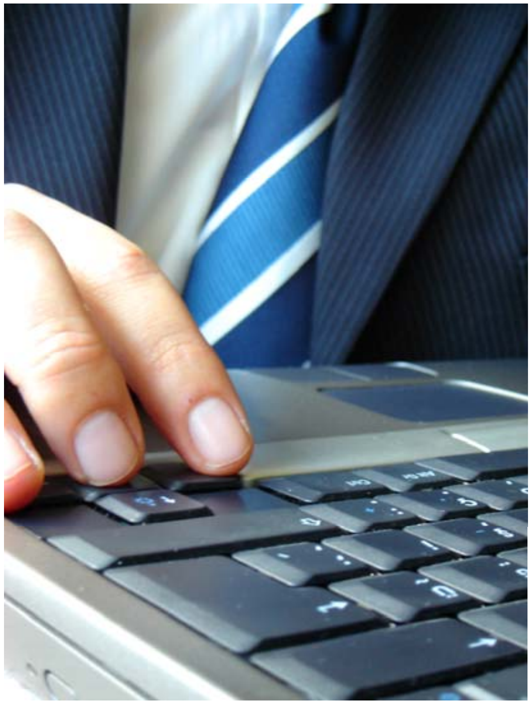
Online Security

You will be asked to choose and answer three Personal Verification Questions. If we feel that there is a possibility that someone other than you is attempting to retrieve your information, these questions will be asked. Please select answers that you will remember. If the questions are answered incorrectly, your account access can be disabled.

Security Reminders

- Personal Information will never be requested by the bank through email. If you receive an email asking for social security numbers, IDs or passwords, this email should not be trusted or opened.
- Remember your password, do not write it down.
- Use different passwords for accessing your accounts.
- Never leave your computer without exiting your online banking session.

Online Banking User Guide



Security Federal Bank

www.securityfederalbank.com
803-641-3000 or 1-866-851-3000

Accessing your Account

- Enter the 12-digit ID given to you by Security Federal Bank and click **Submit**.
- Confirm that your Personal Image is correct, enter your password, and click Submit.

ID

SUBMIT

*The first time you log in, you will be asked to change your PIN/Password and select your Personal Image.

Viewing Transactions

From the drop-down menu next to an account select **View Transaction**.

Transaction Options:

View Check Images
Choose # of Transactions Displayed
Customize Views and Displays
Switch Between Accounts

Transaction Search
You can search for transactions by date, dollar amount, credit, debit or check number. Select Search from the Transaction sub-menu.

*Transaction history is available for 120 days.

Transferring Funds

- From the drop-down menu choose **Transfers** next to an account.
- Choose the account you want the funds to come From and the account you want the funds to go To.
- Enter the amount to be transferred, the frequency and date(s) of transfer and then click **Submit** to process the transaction.

Transfer Funds

*Transfer funds from	Select From Acct ▼
*Transfer funds to	Select To Acct ▼
*Transfer amount	
*Frequency	Select Frequency ▼
Transfer date	06/30/08
Transfer memo	

SUBMIT

To view, edit or delete a scheduled transfer, select Pending Transfers.

To view completed transactions, select Transfer History.

*Transfer history is available for 90 days.

Viewing Statements

Select **Statements** from the drop down menu next to an account. They are available in PDF, HTML and Text Formats.

Placing a Stop Payment

- From the drop-down menu choose **Stop Payments** next to an account.
- Complete the required fields and click **Submit**.
- Contact the bank to revise or remove a Stop Payment.

New Stop Payment

Add Stop Payment for Account	My Checking ▼
Check Date	
*Start Check Number	
*Begin Amount	$
*Payee	
Remarks	

SUBMIT CANCEL

According to the terms of your account, stop payment fees will be automatically deducted from your account.

Downloading Transactions

- From the drop down menu, select **Download** next to an account.

Acct Name ▼	Balance	Status	Quick Link Opt.
My Checking	$345.09	Open	Download ▼
My Savings	$2,623.00	Open	Select Option ▼

Choose the Download Range and Format and click **Submit**.